

Getting in touch with us

If you need to contact the Council to discuss your account, please quote your account number as shown on the front of this Reminder Notice. If you are writing to us, please provide a contact telephone number.

Website	www.kingston.gov.uk
Email	ctax@kingston.gov.uk
Telephone	020 8547 5000 - 9am to 5pm Monday to Friday
In person	Revenues Department, Royal Borough of Kingston, Guildhall 2, Kingston upon Thames, Surrey, KT1 1EU. Appointment basis only.

Where possible, send to the email address shown above, scanned images or photographs of all documents you wish to submit.

Register online to view your account

www.kingston.gov.uk/viewyourbill

Making Payments

Website and Direct Debit

Go to www.kingston.gov.uk to pay your Council Tax online, 24 hours a day, 365 days a year by debit or credit card. The latest technology is used to make your payment fully secure. You can also set up a Direct Debit online.

Telephone Payments

Payment by debit or credit card may be made using the Council's Automated Telephone Payment facility on 0345 359 1111. Touch-tone telephone keypads are required. This service is available 24 hours a day, 365 days per year.

Bank Standing Order

You should obtain the necessary forms from your bank, instructing them to pay The Royal Borough of Kingston upon Thames. Use the following bank details: Lloyds Bank, Sort Code 30-80-12 Account Number 14717168. Always quote your Council Tax account number shown on your bill. The completed form should be returned direct to your bank. It is the Council Tax payer's responsibility to ensure that the standing order is paid on time and for the right amount.

By Telephone Banking

Use the following account details: Lloyds Bank, Sort Code 30-80-12 Account Number 14717168. Please quote your name and Council Tax account number.

At the Post Office

Payment can be made at any Post Office - cash and debit cards are acceptable. Present your payment and the barcode shown on the front of your bill to the counter clerk. You will receive a receipt for the transaction which you should retain for your records. Your barcoded document will be returned to you for use next time. There is no fee charged to you for this transaction. Please allow 4 working days for the Council to receive this payment.

Payzone

Payment can be made at any **Payzone bill payment outlet** - cash only payments are acceptable. Present your payment and the barcode shown on the front of your bill to the counter clerk. You will receive a receipt for the transaction which you should retain for your records. Your barcoded document will be returned to you for use next time. There is no fee charged to you for this transaction. Please allow 4 working days for the Council to receive this payment.

Council Tax

What you need to know if you receive a Final Notice



Important – costs of £109 will be added to your Council Tax account if a Summons is issued because you have not paid in accordance with this Final Notice. Further costs could be added if a Liability Order is obtained at court. Costs added to your account cannot be withdrawn – it is therefore important that you contact the Council Tax team immediately if you feel the amount you have to pay is incorrect. **Do not leave it until a Summons is issued as no further contact will be made with you.**

Collection of Council Tax

- The Council collects instalments as they become due, having first issued you with a Demand Notice telling you what payments to make.
- Failure to pay an instalment on the due date will result in Recovery action being taken.
- Our recovery policy meets the legal requirements and ensures that all taxpayers are treated fairly and objectively. A balanced and considered view is taken to those with special needs.

Why are Final Notices sent?

Final Notices are sent because you have not kept to the instalment plan on your Demand Notice.

It is important that we collect the Council Tax as promptly as possible to pay for services. This in turn helps keep the Council Tax as low as possible for all residents of the Borough. Missed or late instalments cost everyone in the long run and this leads to increases in Council Tax.

If we have not received a payment which is due a reminder will have been sent.

Reminder Notices for late payment have already been sent.

A maximum of two Reminder Notices have been served in any one financial year. You will have received a Second Reminder only if you have met the requirements of the first reminder and have again fallen behind with your payments. This is in accordance with Council Tax regulations. Our responsibility is to ensure that recovery notices are sent and your records updated. The responsibility for delivery rests with Royal Mail

What if you have paid?

Even though you may have paid the instalment at the bank, Post Office or sent it by post, until we receive that payment the instalment remains unpaid and a reminder may be sent. Generally it takes four working days to reach us through the bank and four working days through the Post Office. **It is your responsibility to make sure we receive payments on time.**

We deal with 68,000 Council Taxpayers therefore it is not possible to check each Final Notice before issue.

Not paying the amount due on your Final Notice will result in a Summons being issued. You have already lost the right to pay by instalments or to bring the original instalment plan up to date.

What happens if I do not pay in full?

If you do not meet the instructions on the Final Notice a Summons will be issued. A Summons is a legal notice advising you of a hearing at the Magistrates' Court. Costs will be incurred legally and will not be withdrawn. The Council will request a Liability Order at the hearing and if a Liability Order is granted by the magistrates this will incur an additional £12 cost.

The Council then has the right to determine the next stage of enforcement, from the following: Attachment of Earnings, Attachment of Benefit, Bailiff Action, Bankruptcy or Charging Order, some of which could incur you substantial additional costs.

On 6 April 2014, the law changed regarding enforcement agents and a new higher fee structure applies. Fixed fees are payable of £75 for issuing a notice (compliance stage) and £235 for making a visit (enforcement stage), which will add considerably to the amount you will have to pay. If you require further information on the new bailiff regulations you can visit the Ministry of Justice website.

If you have difficulty reading this document because of a disability or because English is not your first language please call 020 8547 5000 or ask someone to call on your behalf.

Help to pay your Rent and/or Council Tax

If you are finding it difficult to pay your Council Tax bill or manage your money, you may find the advice on our website at www.kingston.gov.uk useful. There is further information and advice available at www.moneyadviceservice.org.uk and www.gov.uk

If you live in the borough and you are on a low income you may qualify for Housing Benefit (HB) or a Council Tax Reduction (CTR), or you may qualify for both. Use our online benefits calculator and claim form to see how much HB or CTR you could get. You can find our online benefits calculator at www.kingston.gov.uk/benefits

The maximum reduction you can receive is 100% of your Council Tax liability but this depends on factors such as your income, savings and the size of your household.

If you rent a property or room from a private landlord, the amount of Housing Benefit you receive may be set by the Local Housing Allowance (LHA). This may be lower than your actual rent. The LHA is dependent on where you live as well as the size of your household. Please visit our website for more information at www.kingston.gov.uk/benefits

The maximum amount of HB you would receive will be restricted by the relevant LHA rate. The actual amount of HB will depend on factors such as your income, savings and the size of your household.

If you rent a property from Kingston Council or a Housing Association (also known as a Registered Social Landlord) the maximum HB you can usually receive will be 100% of the weekly eligible rent. HB cannot take service charges into account such as amounts towards heating, lighting and water rates. However, if you have more bedrooms than you need for your household the maximum amount of HB you can receive will be restricted. The actual amount of HB will depend on factors such as your income, savings and the size of your household.

If you are on a low income you may be able to claim benefits such as Jobseeker's Allowance, Income Support or Employment and Support Allowance. Please call Jobcentre Plus on 0800 055 6688 for more information. If you have reached State Pension Credit age you may be entitled to Pension Credit, please call 0800 99 1234 for more information. You can also find information about all of these benefits at www.gov.uk

If you are on a low income you may be entitled to Tax Credits. You do not need to have children to qualify for Working Tax Credit. Please visit www.hmrc.gov.uk or call 0345 300 3900 for more information. There is an online calculator which will estimate how much Tax Credit you may be entitled to.

For independent advice on debt problems

Citizens Advice Bureau

www.adviceguide.org.uk or

For England: 03444 111 444 / 020 3166 0953

For Wales: 03444 77 20 20 / 020 8185 0717.

Please note there is a charge for calling these numbers

Gov.uk at www.gov.uk

Other free advice is available

AdviceUK

www.adviceuk.org.uk

National Debtline

www.nationaldebtline.org

0800 804 4000

Money Advice Service

www.moneyadviceservice.org.uk

0800 138 7777